



COMPETENCY STANDARD FOR MICROFINANCE OPERATIONS

Level: 3

(Informal Sector)

Competency Standard Code: CS-IS-MO-L3-EN-V1



**National Skills Development Authority
Chief Adviser's Office
Government of the People's Republic of Bangladesh**

Approved by
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This Competency Standard for Microfinance Operations is a document for the development of curricula, teaching and learning materials, and assessment tools. It also serves as the document for providing training consistent with the requirements of industry in order to meet the qualification of individuals who graduated through the established standard via competency-based assessment for a relevant job.

This document has been developed by NSDA in association with Informal Sector, industry representatives, academia, related specialist, trainer and related employee.

Public and private institutions may use the information contained in this standard for activities benefitting Bangladesh.

Introduction

The NSDA aims to enhance an individual's employability by certifying completeness with skills. NSDA works to expand the skilling capacity of identified public and private training providers qualitatively and quantitatively. It also aims to establish and operationalize a responsive skills ecosystem and delivery mechanism through a combination of well-defined set of mechanisms and necessary technical supports.

Key priority economic growth sectors identified by the government have been targeted by NSDA to improve current job skills along with existing workforce to ensure required skills to industry standards. Training providers are encouraged and supported to work with industry to address identified skills and knowledge to enable industry growth and increased employment through the provision of market responsive inclusive skills training program. "**Microfinance Operations**" is selected as one of the priority occupations of Informal Sector. This standard is developed to adopt a demand driven approach to training with effective inputs from Industry Skills Councils (ISC's), employer associations and employers.

Generally, a competency standard informs curriculum, learning materials, assessment and certification of trainees enrolled in Skills Training. Trainees who successfully pass the assessment will receive a qualification in the National Skills Qualification Framework (NSQF) under Bangladesh National Qualification Framework and will be listed on the NSDA's online portal.

This competency standard is developed to improve skills and knowledge in accordance with the job roles, duties and tasks of the occupation and ensure that the required skills and knowledge are aligned to industry requirements. A series of stakeholder consultations, workshops were held to develop this document.

The document also details the format, sequencing, wording and layout of the Competency Standard for an occupation which is comprised of Units of Competence and its corresponding Elements.

Overview

A competency standard is a written specification of the knowledge, skills and attitudes required for the performance of an occupation, trade or job corresponding to the industry standard of performance required in the workplace.

The purpose of a competency standards is to:

- provide a consistent and reliable set of components for training, recognising and assessing people's skills, and may also have optional support materials
- enable industry recognised qualifications to be awarded through direct assessment of workplace competencies
- encourage the development and delivery of flexible training which suits individual and industry requirements
- encourage learning and assessment in a work-related environment which leads to verifiable workplace outcomes

Competency standards are developed by a working group comprised of representative from NSDA, Key Institutions, ISC, and industry experts to identify the competencies required of an occupation in Informal Sector.

Competency standards describe the skills, knowledge and attitude needed to perform effectively in the workplace. CS acknowledge that people can achieve technical and vocational competency in many ways by emphasizing what the learner can do, not how or where they learned to do it.

With competency standards, training and assessment may be conducted at the workplace or at training institute or any combination of these.

Competency standards consist of a number of units of competency. A unit of competency describes a distinct work activity that would normally be undertaken by one person in accordance with industry standards.

Units of competency are documented in a standard format that comprises of:

- unit title
- nominal duration
- unit code
- unit descriptor
- elements and performance criteria
- variables and range statement
- curricular content guide
- assessment evidence guide

Together, all the parts of a unit of competency:

- describe a work activity
- guide the assessor to determine whether the candidate is competent or not yet competent

The ensuing sections of this document comprise of a description of the relevant occupation, trade or job with all the key components of a unit of competency, including:

- a chart with an overview of all Units of Competency for the relevant occupation, trade or job including the Unit Codes and the Unit of Competency titles and corresponding Elements
- the Competency Standard that includes the Unit of Competency, Unit Descriptor, Elements and Performance Criteria, Range of Variables, Curricular Content Guide and Assessment Evidence Guide.

Competency Standards for National Skill Certificate, Level-3 in Microfinance Operations in Informal Sector

Level Descriptors of BNQF 1-6

Level & Job classification	Knowledge Domain	Skills Domain	Responsibility Domain
6-Mid-Level Manager/ Sub Assistant Engineer	Comprehensive actual and theoretical knowledge within a specific work or study area with an awareness of the validity and limits of that knowledge, able to analyse, compare, relate and evaluate.	Specialised and wider range of cognitive and practical skills required to provide leadership in the development of creative solutions to defined problems. Communicate professional issues and solutions to the team and to external partners/users.	Work under broad guidance and self-motivation to execute strategic and operational plan/s. Lead lower-level management. Diagnose and resolve problems within and among work groups.
5-Supervisor	Broad knowledge of the underlying, concepts, principles, and processes in a specific work or study area, able to scrutinize and break information into parts by identifying motives or causes.	Broad range of cognitive and practical skills required to generate solutions to specific problems in one or more work or study areas. Communicate practice-related problems and possible solutions to external partners.	Work under guidance of management and self-direction to resolve specific issues. Lead and take responsibility for the work and actions of group/team members. Bridge between management.
4-Highly Skilled Worker	Broader knowledge of the underlying, concepts, principles, and processes in a specific work or study area, able to solve problems to new situations by comparing and applying acquired knowledge.	A range of cognitive and practical skills required to accomplish tasks and solve problems by selecting and applying the full range of methods, tools, materials and information. Communicate using technical terminology and IT technology with partners and users as per workplace requirements.	Work under minimal supervision in specific contexts in response to workplace requirements. Resolve technical issues in response to workplace requirements and lead/guide a team/ group.
3-Skilled Worker	Moderately broad knowledge in a specific work or study area, able to perceive ideas and abstract from drawing and design according to workplace requirements.	Basic cognitive and practical skills required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools. Communicate with his team and limited external partners upholding the values, nature and culture of the workplace	Work or study under supervision with considerable autonomy. Participate in teams and responsible for group coordination.
2-Semi Skilled Worker	Basic understanding of underpinning knowledge in a specific work or study area, able to interpret and apply common occupational terms and instructions.	Skills required to carry out simple tasks, communicate with his team in the workplace presenting and discussing results of his work with required clarity.	Work or study under supervision in a structured context with limited scope of manipulation
1 –Basic Skilled Worker	Elementary understanding of ability to interpret the underpinning knowledge in a specific study area, able to interpret common occupational terms and instructions.	Specific Basic skills required to carry out simple tasks. Interpret occupational terms and present the results of own work within guided work environment/ under supervision.	Work under direct supervision in a structured context with limited range of responsibilities.

List of Abbreviations

CS	Competency Standard
ISC	Industry Skills Council
NSDA	National Skills Development Authority
NSQF	National Skills Qualifications Framework
OSH	Occupational Safety and Health
PPE	Personal Protective Equipment
SCVC	Standards and Curriculum Validation Committee
STP	Skills Training Provider
SOP	Standard Operating Procedure
UoC	Unit of Competency

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**Competency Standards for National Skill Certificate, Level-3 in
Microfinance Operations in Informal Sector**

Course Structure

SL No	Unit code and Title		UOC Level	Nominal (hours)
Generic Units of Competencies				
1.	GU-02-L1-V1	Apply Occupational Safety and Health (OSH) Procedure in the Workplace	1	15
2.	GU-02-L2-V1	Carryout Workplace Interaction	2	15
3.	GU-01-L3-V1	Apply basic IT skills	3	20
Sub Total				50
Sector Specific Units of Competencies				
4.	SU-CS-01-L2-V1	Work in the Informal Sector	2	20
Sub Total				20
Occupation Specific Units of Competencies				
5.	OU-IS-MO-01-L3-EN-V1	Interpret Microfinance Operations	3	40
6.	OU-IS-MO-02-L3-EN-V1	Interpret the Governance and Regulations of Microfinance Institutions	3	30
7.	OU-IS-MO-03-L3-EN-V1	Manage Microfinance Operations	3	90
8.	OU-IS-MO-04-L3-EN-V1	Carryout Monitoring of Microfinance Programs	3	30
9.	OU-IS-MO-05-L3-EN-V1	Perform Risk Management Techniques and Audits	3	35
10.	OU-IS-MO-06-L3-EN-V1	Operate Management Information System (MIS) and Accounting Information System (AIS)	3	45
Sub Total				270
Workplace visit				20
Total Duration				360

Units & Elements at Glance

Generic Competencies

Code	Unit of competency	Elements of competency	Duration (hours)
GU-02-L1-V1	Apply Occupational Safety and Health (OSH) procedure In the Workplace	<ol style="list-style-type: none"> 1. Identify OSH policies and procedures 2. Follow OSH procedure 3. Report hazards and risks 4. Respond to emergencies 5. Maintain personal well-being 	15
GU-02-L2-V1	Carryout Workplace Interaction	<ol style="list-style-type: none"> 1. Interpret workplace communication and etiquette 2. Read and understand workplace documents 3. Participate in workplace meetings and discussions 4. Practice professional ethics at workplace 	15
GU-01-L3-V1	Apply basic IT skills	<ol style="list-style-type: none"> 1. Identify and use most commonly used IT tools 2. Operate Computer 3. Work with word processing Software 4. Use spread sheet packages to create /prepare worksheets 5. Use presentation packages to create / prepare presentation 6. Print the documents 7. Use the Internet and Access E-Mail 	20
Total hours			50

Sector specific competencies

Code	Unit of competency	Elements of competency	Duration (hours)
SU-CS-01-L2-V1	Work in the Informal Sector	<ol style="list-style-type: none">1. Describe the organizational structure within the sector2. Identify processes and procedures3. Identify workplace requirements4. Organize own workload	20
Total hours			20

Occupation specific competencies

Code	Unit of competency	Elements of competency	Duration (hours)
OU-IS-MO-01-L3-EN-V1	Interpret Microfinance Operations	<ol style="list-style-type: none"> 1. Recognize Microfinance 2. List the Job Responsibilities of Microfinance Frontline Personnel 	40
OU-IS-MO-02-L3-EN-V1	Interpret the Governance and Regulations of Microfinance Institutions	<ol style="list-style-type: none"> 1. Interpret Governance of Microfinance 2. Interpret legal and Regulatory Framework of Microfinance 	30
OU-IS-MO-03-L3-EN-V1	Manage Microfinance Operations	<ol style="list-style-type: none"> 1. Perform Microcredit Operations 2. Carryout Savings operations 3. Manage Members Welfare Funds 4. Practice Social Development Activities 5. Manage Members and Borrowers 	90
OU-IS-MO-04-L3-EN-V1	Carryout Monitoring of Microfinance Programs	<ol style="list-style-type: none"> 1. Interpret the Monitoring Mechanism of Microfinance Programs 2. Perform Follow up and Monitoring 	30
OU-IS-MO-05-L3-EN-V1	Perform Risk Management Techniques and Audits	<ol style="list-style-type: none"> 1. Interpret Risk Management 2. Follow Risk Mitigation Techniques 3. Attend Audits 	35
OU-IS-MM-06-L3-EN-V1	Operate Management Information System (MIS) and Accounting Information System (AIS)	<ol style="list-style-type: none"> 1. Interpret Management Information System (MIS) and Accounting Information System (AIS) 2. Interpret Performance Analysis 3. Operate MIS and AIS Software 4. Generate Reports 5. Finish job and maintain workplace 	45
Total Hours			270

Generic Units of Competencies

Unit Code and Title	GU-02-L1-V1: Apply Occupational Safety and Health (OSH) Procedure in the Workplace
Unit Descriptor	This unit covers the knowledge, skills and attitudes (KSA) required in applying occupational safety and health (OSH) procedures in the workplace. It specifically includes identifying OHS policies and procedures, following OSH procedure, reporting to emergencies, and maintaining personal well-being.
Nominal Hours	15 Hours
Elements of Competency	Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables
1. Identify OSH policies and procedures.	1.1. <u>OHS policies</u> and <u>safe operating procedures</u> are accessed and stated. 1.2. <u>Safety signs and symbols</u> are identified and followed. 1.3. Emergency response, evacuation procedures and other contingency measures are determined according to workplace requirements.
2. Follow OSH procedure	2.1 <u>Personal protective equipment (PPE)</u> is selected and collected as required. 2.2 Personal protective equipment (PPE) is correctly used in accordance with organization OHS procedures and practices. 2.3 A clear and tidy workplace is maintained as per workplace standard. 2.4 PPE is maintained to keep them operational and compliant with OHS regulations.
3. Report hazards and risks.	3.1 <u>Hazards</u> and risks are identified, assessed and controlled. 3.2 Incidents arising from hazards and risks are reported to designated authority.
4. Respond to emergencies	4.1 Alarms and warning devices are responded. 4.2 Workplace <u>emergency procedures</u> are followed. 4.3 <u>Contingency measures</u> during workplace accidents, fire and other emergencies are recognized and followed in accordance with organization procedures. 4.4 First aid procedures is applied during emergency situations.
5. Maintain personal well-being	5.1 OHS policies and procedures are adhered to. 5.2 OHS awareness programs are participated in as per workplace guidelines and procedures. 5.3 Corrective actions are implemented to correct unsafe condition in the workplace. 5.4 <u>“Fit to work” records</u> are updated and maintained according to workplace requirements.

Range of Variables	
Variables	Range (may include but not limited to):
1. OHS Policies	1.1 Bangladesh standards for OHS 1.2 Fire Safety Rules and Regulations 1.3 Code of Practice 1.4 Industry Guidelines
2. Safe Operating Procedures	2.1 Orientation on emergency exits, fire extinguishers, fire escape, etc. 2.2 Emergency procedures 2.3 First Aid procedures 2.4 Tagging procedures 2.5 Use of PPE 2.6 Safety procedures for hazardous substances
3. Safety Signs and symbols	3.1 Direction signs (exit, emergency exit, etc.) 3.2 First aid signs 3.3 Danger Tags 3.4 Hazard signs 3.5 Safety tags 3.6 Warning signs
4. Personal Protective Equipment (PPE)	4.1 Gas Mask 4.2 Gloves 4.3 Safety boots 4.4 Face mask 4.5 Overalls 4.6 Goggles and safety glasses 4.7 Sun block 4.8 Chemical/Gas detectors
5. Hazards	5.1 Chemical hazards 5.2 Biological hazards 5.3 Physical Hazards 5.4 Mechanical and Electrical Hazard 5.5 Mental hazard 5.6 Ergonomic hazard
6. Emergency Procedures	6.1 Fire fighting 6.2 Earthquake 6.3 Medical and first aid 6.4 Evacuation
7. Contingency measures	7.1 Evacuation 7.2 Isolation 7.3 Decontamination
8. “Fit to Work” records	8.1 Medical Certificate every year 8.2 Accident reports, if any 8.3 Eye vision certificate
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency.	

1. Critical aspects of competency	<p>Assessment required evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 stated OHS policies and safe operating procedures 1.2 followed safety signs and symbols 1.3 used personal protective equipment (PPE) 1.4 maintained workplace clear and tidy 1.5 assessed and Controlled hazards 1.6 followed emergency procedures 1.7 followed contingency measures 1.8 implemented corrective actions
2. Underpinning knowledge	<ul style="list-style-type: none"> 2.1 Define OHS 2.2 OHS Workplace Policies and Procedures 2.3 Work Safety Procedures 2.4 Emergency Procedures 2.5 Hazard control procedure 2.6 Different types of Hazards 2.7 PPE and uses 2.8 Personal Hygiene Practices 2.9 OHS Awareness
3. Underpinning skills	<ul style="list-style-type: none"> 3.1 Accessing OHS policies 3.2 Handling of PPE 3.3 Handling cleaning tools and equipment 3.4 Writing report 3.5 Responding to emergency procedures
4. Required attitude	<ul style="list-style-type: none"> 4.1 Commitment to occupational health and safety 4.2 Sincere and honest to duties 4.3 Promptness in carrying out activities 4.4 Environmental concerns 4.5 Eagerness to learn 4.6 Tidiness and timeliness 4.7 Respect of peers and seniors in workplace 4.8 Communicate with peers and seniors in workplace
5. Resource implications	<ul style="list-style-type: none"> 5.1 Workplace 5.2 Equipment and outfits appropriate in applying safety measures 5.3 Tools, materials and documentation required 5.4 OHS Policies and Procedures
6. Methods of assessment	<p>Competency should be assessed by:</p> <ul style="list-style-type: none"> 6.1 Written test 6.2 Demonstration 6.3 Oral Questioning 6.4 Portfolio
7. Context of assessment	<ul style="list-style-type: none"> 7.1 Competency assessment must be done in NSDA accredited assessment centre 7.2 Assessment should be done by a NSDA certified/nominated assessor

Accreditation Requirements

Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.

Unit Code and Title	GU-02-L2-V1: Carryout Workplace Interaction
Unit Descriptor	This unit covers the knowledge, skills and attitude required to carry out workplace interaction. It specifically includes interpreting workplace communication and etiquette, reading and understanding workplace documents, participating in workplace meetings and discussions and practicing professional ethics at workplace.
Nominal Hours	15 Hours
Elements of Competency	Performance Criteria <u>Bold underlined</u> terms are elaborated in the Range of Variables
1. Interpret workplace communication and etiquette	1.1 Workplace code of conducts are interpreted as per organizational guidelines 1.2 Appropriate lines of communication are maintained with supervisors and colleagues 1.3 Workplace interactions are conducted in a <u>courteous manner</u> to gather and convey information 1.4 Questions about routine <u>workplace procedures and matters</u> are asked and responded as required
2. Read and understand workplace documents	2.1 Workplace documents are interpreted as per standard. 2.2 Assistance is taken to aid comprehension when required from peers / supervisors 2.3 Visual information / symbols / signage's are understood and followed 2.4 Specific and relevant information are accessed from <u>appropriate sources</u> 2.5 Appropriate medium is used to transfer information and ideas
3. Participate in workplace meetings and discussions	3.1 Team meetings are attended on time and meeting procedures and etiquette are followed 3.2 Own opinions are expressed and others opinions are listened without interruption 3.3 Inputs are provided consistent with meeting purpose and meeting outcomes are implemented

4. Practice professional ethics at workplace	4.1 Responsibilities as a team member are demonstrated and kept promises and commitments made to others 4.2 Tasks are performed in accordance with workplace procedures 4.3 Confidentiality is respected and maintained 4.4 Situations and actions considered inappropriate or which present a conflict of interest are avoided
Range of Variables	
Variable	Range (may include but not limited to):
1. Courteous manner	1.1 Effective questioning 1.2 Active listening 1.3 Speaking skills
2. Workplace procedures and matters	2.1 Notes 2.2 Agenda 2.3 Simple reports 2.3.1 Progress report 2.3.2 Incident report 2.4 Job sheets 2.5 Operational manuals 2.6 Brochures and promotional material 2.7 Visual and graphic materials 2.8 Standards 2.9 OSH information 2.10 Signs
3. Appropriate sources	3.1 HR Department 3.2 Managers 3.3 Supervisors
Evidence Guide	
The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency.	
1. Critical aspects of competency	1.1 Maintained workplace communication and etiquette 1.2 Followed workplace instructions and symbols 1.3 Followed team meeting and etiquette
2. Underpinning knowledge	2.1 Workplace communication and etiquette 2.2 Workplace documents, signs and symbols 2.3 Meeting procedure and etiquette
3. Underpinning skills	3.1 Maintaining workplace communication and etiquette 3.2 Following workplace instructions and symbols 3.3 Following team meeting and etiquette

4. Underpinning attitude	4.1 Commitment to occupational health and safety 4.2 Promptness in carrying out activities 4.3 Sincere and honest to duties 4.4 Environmental concerns 4.5 Eagerness to learn 4.6 Tidiness and timeliness 4.7 Respect for rights of peers and seniors in workplace 4.8 Communication with peers and seniors in workplace
5. Resource implications	The following resources must be provided: 5.1 Work place Procedure 5.2 Materials relevant to the proposed activity 5.3 All tools, equipment, material and documentation required. 5.4 Relevant specifications or work instructions
6. Methods of assessment	Competency should be assessed by: 6.1 Written test 6.2 Demonstration 6.3 Oral Questioning
7. Context of assessment	7.1 Competency assessment must be done in NSDA accredited assessment centre 7.2 Assessment should be done by a NSDA certified/nominated assessor
Accreditation Requirements Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.	

Unit Code and Title	GU-01-L3-V1: Apply Basic IT Skills
Nominal Hours	20 Hours
Unit Descriptor	<p>This unit covers the knowledge, skills and attitude required to apply basic IT skills.</p> <p>It specifically includes Identifying and using most commonly used IT Tools, operating computer, working with word processing software, using spread sheet packages to create /prepare worksheets, using presentation packages to create / prepare presentation, Print the documents and Use the Internet and Access E-Mail.</p>
Elements of Competency	<p>Performance Criteria</p> <p><u>Bold and Underlined</u> terms are elaborated in the Range of Variables Training Components.</p>
1. Identify and use most commonly used IT Tools	<p>1.1 Context of IT is interpreted</p> <p>1.2 Commonly used <u>IT tools</u> are identified</p> <p>1.3 Safe work practice and OSH Standards are followed</p>
2. Operate Computer.	<p>2.1 <u>Peripherals</u> are checked and connected with computer as per standard</p> <p>2.2 Power cords / adapter are connected with computer and power outlets socket safely.</p> <p>2.3 Computer is switched on gently.</p> <p>2.4 PC <u>desktop / GUI</u> settings are arranged and customized as per requirement.</p> <p>2.5 Files and folders are created, opened, copied, renamed, deleted and sorted as per requirement.</p> <p>2.6 Properties of files and folders are viewed and searched.</p> <p>2.7 Disks are defragmented, formatted as per requirement.</p>
3. Work with word processing software.	<p>3.1 Word Processing software is selected and started</p> <p>3.2 Basic typing technique is demonstrated</p> <p>3.3 <u>Documents</u> are created as per requirement in personal use and office environment</p> <p>3.4 <u>Contents</u> are entered.</p> <p>3.5 Documents are <u>formatted</u>.</p> <p>3.6 Paragraph and page settings are completed</p> <p>3.7 Saving and retrieving technique of a document are interpreted</p>
4. Use spread sheet packages to create /prepare worksheets	<p>4.1 Spread sheet packages are selected and started.</p> <p>4.2 Worksheets are created as per requirement in Personal use and office environment.</p> <p>4.3 Data are entered</p> <p>4.4 <u>Functions</u> are used for calculating and editing logical operation</p>

	4.5 <u>Sheets</u> are formatted as per requirement. 4.6 <u>Charts</u> are created. 4.7 Charts/ Sheets are previewed
5. Use presentation packages to create / prepare presentation	5.1 Appropriate presentation software packages are selected and started 5.2 Presentation are created as per requirement in personal use and office environment 5.3 Image, Illustrations, text, table, symbols and media are entered as per requirements. 5.4 Presentations are formatted and animated. 5.5 Presentations are previewed.
6. Print the documents	6.1 Printer is connected with computer and power outlet properly. 6.2 Power is switched on at both the power outlet and printer. 6.3 Printer is installed and added. 6.4 Correct printer settings are selected and document is printed.
7. Use the Internet and Access E-Mail	7.1 Appropriate internet browsers are selected 7.2 Search engines are used to access information 7.3 Video / Information are Shared /downloaded / uploaded from / to web site/social media. 7.4 Web based resources are used 7.5 Email services are identified and selected to create a new email address 7.6 Document is prepared, attached and sent to different types of recipient. 7.7 Email is read, forwarded, replied and deleted as per requirement. 7.8 Custom email folders are created and manipulated. 7.9 Email message is printed.
Range of Variables	
Variable	Range (may include but not limited to):
1. Peripherals	1.1 Monitor 1.2 Keyboard 1.3 Mouse 1.4 Modem 1.5 Scanner 1.6 Printer
2. Desktop / GUI settings	2.1 Icons 2.2 Taskbar 2.3 View 2.4 Resolutions

3. Documents	3.1 Word documents 3.2 Standard CV / Bio-Data with different text & fonts, image and table. 3.3 Application / Official letter with proper paragraph and indenting, spacing, styles, Illustrations, Tables, Header & Footers and symbols. 3.4 Standard report / newspaper items with column, footnote and endnote, drop cap, indexing and page numbering.
4. Contents	4.1 Illustrations and styles 4.2 Text 4.3 Table 4.4 Symbols 4.5 Header & Footer
5. Formatted.	5.1 Bold 5.2 Italic 5.3 Underline 5.4 Font size, colour, 5.5 Change case 5.6 Alignment and intend
6. Functions	6.1 Mathematics 6.2 Logical 6.3 Simple Statistical
7. IT tools	7.1 Phone 7.2 Cell Phone 7.3 TABs 7.4 Radio 7.5 Television 7.6 Computers 7.7 Laptops 7.8 Notebooks 7.9 Internet 7.10 Software 7.11 Satellite
8. Browsers	8.1 Internet Explorer 8.2 Firefox 8.3 Google Chrome 8.4 Opera 8.5 Safari 8.6 Omni Web
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent and recent and meet the requirements of the current version of the Unit of Competency.	

1. Critical Aspects of Competency	<p>Assessment required evidence that the candidate:</p> <ol style="list-style-type: none"> 1.1 Followed OSH Standard and Safe Work Procedures. 1.2 Created, opened, copied, renamed, deleted and sorted files and folders as per requirement. 1.3 Completed application software Installations properly 1.4 Performed simple trouble shooting with Computer 1.5 Demonstrated typing on word processing software, save and retrieve documents 1.6 Used functions for calculating and editing logical operation in spread sheet. 1.7 Configured appropriate printer settings and printed the document. 1.8 Demonstrated ability to create email accounts. 1.9 Demonstrated ability to use email account for different online purpose
2. Underpinning Knowledge	<ol style="list-style-type: none"> 2.1 Basic competent of PC 2.2 IT and IT Tools 2.3 Different type of software and application packages 2.4 Use of word processor, spread sheet and presentation software 2.5 Different type of math and logical functions 2.6 Computer Trouble Shooting 2.7 Techniques to access internet
3. Underpinning Skills	<ol style="list-style-type: none"> 3.1 Identifying and use IT Tools 3.2 Demonstrating simple trouble shooting with Computer 3.3 Demonstrating typing on word processing software 3.4 Saving and retrieving documents on Word Processing software. 3.5 Demonstrated ability to create email accounts 3.6 Opening an email account and use it for different purpose. 3.7 Configured appropriate printer settings and printed the document 3.8 Used functions for calculating and editing logical operation in spread sheet
4. Underpinning Attitudes	<ol style="list-style-type: none"> 4.1 Commitment to occupational health and safety 4.2 Environmental concerns 4.3 Eagerness to learn 4.4 Tidiness and timeliness 4.5 Respect for rights of peers and seniors in workplace 4.6 Communication with peers and seniors in workplace

5. Resource Implications	<p>The following resources must be provided:</p> <ul style="list-style-type: none"> 5.1 Workplace (simulated or actual) 5.2 IT Tools 5.3 Computers with word processing application 5.4 Internet connection 5.5 Presentations 5.6 Learning manuals
6. Methods of Assessment	<p>Methods of assessment may include but not limited to:</p> <ul style="list-style-type: none"> 6.1 Written test 6.2 Demonstration 6.3 Oral questioning
7. Context of Assessment	<ul style="list-style-type: none"> 7.1 Competency assessment must be done in a training centre or in an actual or simulated work place after Completion of the training module. 7.2 Assessment should be done by a certified assessor
<p>Accreditation Requirements</p> <p>Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.</p>	

Sector Specific Units of Competencies

Unit Code and Title	SU-CS-01-L2-V1: Work in the Informal Sector
Nominal Hours	20 Hours
Unit Descriptor	<p>This unit covers the skills, knowledge and attitude required in working in the informal sector.</p> <p>It includes describe the organizational structure within the informal sector, identify processes and procedures, identify tools, equipment and materials, identify workplace practices, and organize own workload, and practice OHS.</p>
Elements of Competency	<p>Performance Criteria</p> <p><u>Bold and Underlined</u> terms are elaborated in the Range of Variables.</p>
1. Describe the organizational structure within the sector	<p>1.1 Scope, nature and <u>major fields</u> of the informal sector are determined</p> <p>1.2 The profile of the informal sector in relation to Bangladesh <u>employment conditions</u> is determined</p> <p>1.3 Trends and technologies relevant to the sector are explained.</p> <p>1.4 Relevant policies and guidelines are identified and interpreted.</p> <p>1.5 <u>Instructions</u> as to procedures in achieving quality are obtained, understood and clarified.</p>
2. Identify processes and procedures	<p>2.1 Informal processes are identified, described and explained.</p> <p>2.2 Work activities are correctly identified.</p> <p>2.3 Adjustments are interpreted.</p>
3. Identify workplace requirements	<p>3.1 <u>Workplace requirements</u> are identified and clarified.</p> <p>3.2 Roles and responsibilities of all personnel are described.</p> <p>3.3 Workplace's practices are identified.</p> <p>3.4 <u>Problem-solving strategies</u> are used to address bottlenecks, inconsistencies and other concerns.</p>
4. Organize own workload	<p>4.1 Own work activities are planned and progress of work is communicated to relevant staff.</p> <p>4.2 Work activities are completed.</p> <p>4.3 Difficulties and bottlenecks are identified, and solutions are put forwarded.</p> <p>4.4 Own work is monitored against workplace standards and areas for improvement identified and acted upon.</p>
Range of Variables	
Variables	Range (may include but not limited to):
1. Major Fields	<p>1.1 Food and flea markets</p> <p>1.2 Street vendors</p> <p>1.3 laundromat</p>

2. Employment conditions	2.1 Code of Practice 2.2 Salary/Wage System 2.3 Labor Practices 2.4 Anti-Discrimination Policy 2.5 Gender Issues 2.6 Collective Bargaining and Other Practices 2.7 Awards 2.8 Procedures for Handling Disputes 2.9 Innovations in the Sector
3. Instructions	3.1 Specifications and requirements 3.2 Standard operating procedures 3.3 Manuals of Instruction 3.4 Operations Manual 3.5 Environmental Guidelines 3.6 Gender and Develop Guidelines
4. Workplace requirements	4.1 Goals and objectives 4.2 Strategic and Operational Plans 4.3 Systems and Processes 4.4 Monitoring and Evaluation 4.5 Reports and Documentation
5. Problem-solving strategies	5.1 Asking questions 5.2 Feedback and Feed forward system 5.3 Reference to Standard Operating Procedures 5.4 Accessing Information 5.5 Reviews 5.6 Brainstorming
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent and recent and meet the requirements of the current version of the Unit of Competency.	
1. Critical aspects of competency	Assessment required evidence that the candidate: 1.1 demonstrated knowledge in working in the informal sector 1.2 satisfying all the requirements mentioned in the performance criteria and range of variables
2. Underpinning knowledge	2.1 Scope and major divisions of the informal sector 2.2 Relevant policies and guidelines in the informal sector 2.3 Manuals used in the informal sector 2.4 Relevant terminologies and acronyms 2.5 Workplace practices 2.6 Recording and reporting practices
3. Underpinning skills	3.1 Describing the organization structure 3.2 Identifying informal processes and procedures

	3.3 Identifying tools, equipment and materials 3.4 Identifying workplace practices 3.5 Organizing own workload 3.6 Practicing OHS
4. Underpinning attitudes	4.1 Commitment to occupational health and safety 4.2 Environmental concerns 4.3 Eagerness to learn 4.4 Tidiness and timeliness 4.5 Respect for rights of peers and seniors in workplace
5. Resource implications	5.1 Pens 5.2 Telephone 5.3 Computer 5.4 Writing materials 5.5 Online communication
6. Methods of assessment	Competency should be assessed by: 7.3 Written test 7.4 Demonstration 7.5 Oral Questioning
7. Context of assessment	7.6 Competency assessment must be done in NSDA accredited assessment centre 7.7 Assessment should be done by a NSDA certified/nominated assessor
Accreditation Requirements Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.	

Occupation Specific Units of Competencies

Unit Code and Title	OU-IS-MO-01-L3-EN-V1: Interpret Microfinance Operations
Unit Descriptor	This unit covers the skills, knowledge and attitude required to Interpret Microfinance Operations. It specifically includes Recognizing Microfinance, Recognizing the Key Players of Microfinance, Identifying Operations and Products of Microfinance Institutions and Listing the Job Responsibilities of Microfinance Frontline Personnel.
Nominal Hours	40 Hours
Elements of Competency	Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables
1. Recognize Microfinance	1.1 Microfinance is defined 1.2 Background of microfinance is interpreted 1.3 <u>Key features of microfinance in Bangladesh</u> are recognized 1.4 <u>Terminology</u> used in microfinance are elaborated 1.5 <u>Key players of microfinance</u> are identified 1.6 Roles of each key player are recognized
2. Identify Operations and Products of Microfinance Institutions	2.1 <u>Operations of microfinance institutions</u> are identified 2.2 <u>Products and services of microfinance institutions</u> are identified 2.3 Features of each product are interpreted
3. List the Job Responsibilities of Microfinance Frontline Personnel	3.1 <u>Job responsibilities of Microfinance Frontline Personnel</u> are recognized and listed 3.2 <u>Skills and competencies of Microfinance Frontline Personnel</u> are interpreted
Range of Variables	
Variables	Range (may include but not limited to):
1. Key features of microfinance in Bangladesh	1.1 Focus on the rural and urban poor 1.2 Women-centric approach 1.3 Collateral-free loans 1.4 High recovery rates 1.5 Integrated development approach 1.6 Small loan and installment sizes 1.7 Deposits/ savings mobilization 1.8 Sustainable and low-cost model 1.9 Decentralized operations 1.10 Poverty reduction and empowerment goals 1.11 Service at doorsteps
2. Terminology	2.1 Microcredit and Microfinance

	2.2 Group/ Samity / Centre 2.3 Member and Borrower 2.4 Know Your Customer (KYC) Form 2.5 Collection sheet 2.6 Pass book 2.7 Rebate 2.8 Grace Period 2.9 Microfinance Institutions (MFI) 2.10 Grameen Bank 2.11 Microcredit Regulatory Authority (MRA) 2.12 Palli Karma-Sahayak Foundation (PKSF) 2.13 Entrepreneur 2.14 Microenterprise 2.15 Group Lending 2.16 Self-Help Group (SHG) 2.17 Guarantor 2.18 Mortgage 2.19 Financial Inclusion 2.20 Money laundering 2.21 Collateral-Free Loan 2.22 Repayment Schedule 2.23 Portfolio at Risk (PAR) 2.24 On Time Realization (OTR) 2.25 Effective Interest Rate (EIR) 2.26 Service Charge 2.27 Declining Balance method 2.28 Flat Method 2.29 Non-Governmental Organization (NGO) 2.30 Digital Financial Services (DFS) 2.31 Management Information System (MIS) 2.32 Accounting Information System (AIS) 2.33 Microfinance Credit Information Bureau (MF-CIB) 2.34 National Database for Microfinance 2.35 Mobile Financial Service (MFS)
3. Key players of microfinance	3.1 Microcredit Regulatory Authority (MRA) 3.2 Palli Karma-Sahayak Foundation (PKSF) 3.3 Grameen Bank 3.4 Microfinance Institutions (MFI) 3.5 Bangladesh Bank 3.6 Banks and financial institutions 3.7 Development Partners 3.8 Credit and Development Forum (CDF)

4. Operations of microfinance institutions	4.1 Member Outreach and Identification 4.2 Group Formation 4.3 Partnerships and Collaboration 4.4 Loan appraisal 4.5 Loan Disbursement 4.6 Loan utilization 4.7 Repayment Mechanism 4.8 Savings mobilization 4.9 Monitoring and Evaluation
5. Products and services of microfinance institutions	5.1 Loans 5.2 Savings 5.3 Members welfare fund 5.4 Remittance Services 5.5 Training and Capacity Building 5.6 Social awareness building
6. Job responsibilities of Microfinance Frontline Personnel	6.1 Member selection and enrollment 6.2 Group formation and orientation 6.3 Conduct group meeting 6.4 Savings collection and withdrawn 6.5 Loan application and assessment 6.6 Loan disbursement 6.7 Loan utilization monitoring 6.8 Loan recovery and installment collection 6.9 Portfolio and delinquency management 6.10 Members welfare fund management 6.11 Monitoring and follow-up 6.12 Relationship building and conflict management 6.13 Data entry and reporting 6.14 Compliance and risk management 6.15 Community engagement
7. Skills and competencies of Microfinance Frontline Personnel	7.1 Interpersonal Skills 7.2 Analytical Skills 7.3 Problem-Solving Skills 7.4 Communication skills 7.5 Negotiation skills 7.6 Well manner 7.7 Adaptability
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency	

1. Critical aspects of competency	<p>Assessment required evidence that the candidate:</p> <p>1.1 recognized Key features of microfinance in Bangladesh</p> <p>1.2 identified Key players of microfinance</p> <p>1.3 Identified Operations and Products of Microfinance Institutions</p> <p>1.4 listed job responsibilities Microfinance Frontline Personnel</p>
2. Underpinning knowledge	<p>2.1 Microfinance</p> <p>2.2 Key features of microfinance</p> <p>2.3 Terminology</p> <p>2.4 Key players of microfinance</p> <p>2.5 Operations of microfinance institutions</p> <p>2.6 Products and services of microfinance institutions</p> <p>2.7 Job responsibilities of Microfinance Frontline Personnel</p> <p>2.8 Skills and competencies of Microfinance Frontline Personnel</p>
3. Underpinning skills	<p>3.1 Recognizing Microfinance</p> <p>3.2 Recognizing the Key Players of Microfinance</p> <p>3.3 Identifying Operations and Products of Microfinance Institutions</p> <p>3.4 Listing the Job Responsibilities of Microfinance Frontline Personnel</p>
4. Required attitude	<p>4.1 Commitment to occupational health and safety</p> <p>4.2 Sincere and honest to duties</p> <p>4.3 Promptness in carrying out activities</p> <p>4.4 Eagerness to learn</p> <p>4.5 Tidiness and timeliness</p> <p>4.6 Respect of peers and seniors in workplace</p> <p>4.7 Communicate with peers and seniors in workplace</p>
5. Resource implications	<p>5.1 Workplace (simulated or actual)</p> <p>5.2 Learning materials</p> <p>5.3 Note book</p> <p>5.4 Pen</p>
6. Methods of assessment	<p>Competency should be assessed by:</p> <p>6.1 Written test</p> <p>6.2 Demonstration</p> <p>6.3 Oral Questioning</p>

7. Context of assessment	<p>7.1 Competency assessment must be done in NSDA accredited assessment centre</p> <p>7.2 Assessment should be done by a NSDA certified/nominated assessor</p>
<p>Accreditation Requirements</p> <p>Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.</p>	

Unit Code and Title	OU-IS-MO-02-L3-EN-V1: Interpret the Governance and Regulations of Microfinance Institutions
Unit Descriptor	This unit covers the skills, knowledge and attitude required to Interpret the Governance and Regulations of Microfinance institutions. It specifically includes Interpreting Governance of Microfinance and Interpreting legal and Regulatory Framework of Microfinance.
Nominal Hours	30 Hours
Elements of Competency	Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables
1. Interpret Governance of Microfinance	1.1 Memorandum of association and articles of association are interpreted 1.2 Organogram of MFI is drawn as per workplace standard 1.3 <u>Departments of MFI</u> 's are identified as per workplace standard 1.4 <u>Key compliance issues for MFI</u> 's are listed 1.5 <u>Transparency and accountability of MFI</u> 's are maintained
2. Interpret legal and Regulatory Framework of Microfinance	2.1 Roles of Microcredit Regulatory Authority (MRA) are recognized 2.2 Applicable <u>Act and Rules for MFI</u> 's are interpreted 2.3 <u>Legal requirements for formation of MFI</u> 's are interpreted
Range of Variables	
Variables	Range (may include but not limited to):
1. Departments of MFI	1.1 Program/ Operations 1.2 Finance and Accounts 1.3 Administration 1.4 Human Resource 1.5 Training 1.6 Audit 1.7 Monitoring 1.8 MIS & AIS 1.9 ICT 1.10 Legal 1.11 Research and development

2. Key compliance issues for MFI	2.1 Regulatory compliance 2.1.1 Licensing and Registration 2.1.2 Adherence to Operational Guidelines 2.2 Transparent Financial Reporting 2.3 Member Protection Compliance 2.3.1 Fair Pricing 2.3.2 Avoidance of Over-Indebtedness 2.3.3 Ethical Recovery Practices 2.4 Anti-Money Laundering (AML) 2.4.1 Know Your Customer (KYC) 2.4.2 Reporting Suspicious Transactions 2.5 Data Privacy and Security 2.5.1 Member's Confidentiality 2.5.2 Compliance with Data Protection Laws 2.6 Internal Control and Audit Compliance 2.6.1 Internal Audits 2.6.2 External Audits 2.7 Tax and VAT Compliance
3. Transparency and accountability of MFI	3.1 Accountable to Executive Committee (EC) and General committee (GC) 3.2 Financial Reporting 3.3 Operational Transparency
4. Act and Rules for MFI	4.1 Microcredit Regulatory Authority Act, 2006 4.2 Microcredit Regulatory Authority Rules, 2010 4.3 Circulars of Microcredit Regulatory Authority
5. Legal requirements for formation of MFI	5.1 Registration and Legal Entity Formation under: Societies Registration Act, 1860/ The Trust Act, 1882/ The Voluntary Social Welfare Agencies (Registration & Control) Ordinance, 1961/ The Companies Act, 1994 5.2 License from MRA
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency	
1. Critical aspects of competency	Assessment required evidence that the candidate: 1.1 interpreted Memorandum of association and articles of association 1.2 drawn organogram of MFI 1.3 listed Key compliance issues for MFI 1.4 recognized roles of Microcredit Regulatory Authority (MRA) 1.5 maintained transparency and accountability of MFI

	1.6 recognized roles of Microcredit Regulatory Authority (MRA) 1.7 interpreted Act and Rules for MFI 1.8 interpreted Legal requirements for formation of MFI
2. Underpinning knowledge	2.1 Memorandum of association and articles of association 2.2 Organogram of MFI 2.3 Departments of MFI 2.4 Key compliance issues for MFI 2.5 Transparency and accountability of MFI 2.6 Roles of Microcredit Regulatory Authority (MRA) 2.7 Act and Rules for MFI 2.8 Legal requirements for formation of MFI
3. Underpinning skills	3.1 Drawing organogram of MFI 3.2 Listing Key compliance issues for MFI 3.3 Recognizing roles of Microcredit Regulatory Authority (MRA) 3.4 Maintaining transparency and accountability of MFI 3.5 Recognizing roles of Microcredit Regulatory Authority (MRA) 3.6 Interpreting Act and Rules for MFI 3.7 Interpreting Legal requirements for formation of MFI
4. Required attitude	4.1 Commitment to occupational health and safety 4.2 Sincere and honest to duties 4.3 Promptness in carrying out activities 4.4 Eagerness to learn 4.5 Tidiness and timeliness 4.6 Respect of peers and seniors in workplace 4.7 Communicate with peers and seniors in workplace
5. Resource implications	5.1 Workplace (simulated or actual) 5.2 Legal documents 5.3 Act, rules and circulars of MRA 5.4 Learning materials 5.5 Paper 5.6 Pen
6. Methods of assessment	Competency should be assessed by: 6.1 Written test 6.2 Demonstration 6.3 Oral Questioning

7. Context of assessment	<p>7.1 Competency assessment must be done in NSDA accredited assessment centre</p> <p>7.2 Assessment should be done by a NSDA certified/nominated assessor</p>
<p>Accreditation Requirements</p> <p>Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.</p>	

Unit Code and Title	OU-IS-MO-03-L3-EN-V1: Manage Microfinance Operations
Unit Descriptor	This unit covers the skills, knowledge and attitude required to Manage Microfinance Operations. It specifically includes Perform Microcredit Operations, Carryout Savings operations, Manage Insurance and Members Welfare Funds, Practice Social Development Activities and Manage Members and Borrowers.
Nominal Hours	90 Hours
Elements of Competency	Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables
1. Perform Microcredit Operations	1.1 Microcredit is interpreted 1.2 <u>Key features of microcredit</u> are elaborated 1.3 <u>Operational steps</u> are recognized as per workplace standard 1.4 <u>Loan risks</u> are identified 1.5 Loan risks are mitigated as per workplace standard 1.6 Microcredit operations are performed as per workplace standard
2. Carryout Savings operations	2.1 Savings operations are interpreted 2.2 <u>Steps of savings operations</u> are recognized as per workplace standard 2.3 <u>Key features of savings</u> are elaborated 2.4 Savings operations are carried out as per workplace standard
3. Manage Members Welfare Funds	3.1 Policies for members' welfare funds of microfinance are interpreted 3.2 Fees are collected for welfare fund 3.3 <u>Cause of the incidents</u> are verified as per workplace standard 3.4 <u>Required documents</u> are collected from proper authority 3.5 Claim settlement application procedures are followed 3.6 <u>Benefits</u> are provided from welfare funds
4. Practice Social Development Activities	4.1 Social development activities are interpreted 4.2 <u>Social development activities</u> are recognized as per workplace standard 4.3 <u>Key benefits of social development activities</u> are elaborated 4.4 Development activities are practiced as per workplace standard
5. Manage Members and Borrowers	5.1 Members are identified 5.2 Managing techniques of borrowers are applied

	5.3 Members and borrowers are managed as per standard procedures
Range of Variables	
Variables	Range (may include but not limited to):
1. Key features of microcredit	1.1 Service at doorstep 1.2 Inclusiveness 1.3 Women empowerment 1.4 Group lending 1.5 Collateral free 1.6 Small installment 1.7 Support income generating activities 1.8 Awareness buildup 1.9 Support services 1.10 Close monitoring and follow-up 1.11 Poverty reduction
2. Operational steps	2.1 Group formation 2.1.1 Survey 2.1.2 Member selection 2.1.3 Member admission 2.1.4 Savings collection 2.2 Loan 2.2.1 Borrower selection 2.2.2 Loan application 2.2.3 Loan assessment 2.2.4 Loan approval 2.2.5 Loan disbursement 2.3 Realization 2.3.1 Group meeting conduction 2.3.2 Social issue discussion 2.3.3 Loan Installment and savings collection 2.3.4 Update pass book
3. Loan risks	3.1 Improper survey 3.2 Wrong selection of borrower 3.3 Borrowers fail to repay 3.4 Over-indebtedness 3.5 Fraudulent Activity 3.6 Natural disasters 3.7 Political instability 3.8 Overlapping
4. Steps of savings operations	4.1 Member orientation on savings 4.2 Member enrollment 4.3 Savings collection

	4.4 Savings withdrawals 4.5 Update interest on savings
5. Key features of savings	5.1 Mandatory savings 5.1.1 Fixed small amount 5.1.2 Weekly/ monthly savings deposit 5.1.3 Minimum interest rates fixed by MRA 5.2 Voluntary savings 5.2.1 Amount on voluntary basis 5.2.2 Weekly/ monthly savings deposit 5.2.3 Higher / equal interest rates than Mandatory savings 5.2.4 Withdrawal as per members need 5.3 Term deposit 5.3.1 Fixed deposit 5.3.2 Monthly deposit 5.3.3 Withdrawal after maturity 5.3.4 Higher interest rates than Mandatory savings
6. Cause of the incidents	6.1 Death of borrower/ spouse 6.2 Affected income generating activities 6.3 Fire incident 6.4 Physical disability by accidents 6.5 Natural calamities
7. Required documents	7.1 Pass book 7.2 NID card 7.3 Death certificate 7.4 Nominee 7.5 Loss certification from local government authority 7.6 Investigation report by concern staff
8. Benefits	8.1 Instant cash for funeral procedure 8.2 Waiver of remaining loan outstanding 8.3 Savings return
9. Social development activities	9.1 Education and literacy programs 9.2 Health and nutrition initiatives 9.3 Women's empowerment programs 9.4 Environmental sustainability activities 9.5 Water sanitation and hygiene program 9.6 Skill development and employment generation 9.7 Infrastructure development 9.8 Community awareness and advocacy 9.9 Housing and shelter programs 9.10 Youth development activities 9.11 Disaster relief and rehabilitation 9.12 Climate change program

	9.13 Cultural and social harmony program
10. Key benefits of social development activities	10.1 Improved Quality of Life 10.2 Community Empowerment 10.3 Poverty Alleviation 10.4 Gender Equality 10.5 Climate adaptability and sustainability 10.6 Improved Awareness
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency	
1. Critical aspects of competency	Assessment required evidence that the candidate: 1.1 elaborated key features of microcredit 1.2 identified loan risks 1.3 mitigated loan risks 1.4 performed microcredit operations 1.5 carried out savings operations 1.6 managed members welfare funds 1.7 practiced social development activities 1.8 managed members and borrowers
2. Underpinning knowledge	2.1 Microcredit 2.2 Operational steps of Microcredit 2.3 Loan risks 2.4 Savings operations 2.5 Members welfare funds 2.6 Cause of the incidents 2.7 Required documents 2.8 Claim settlement 2.9 Benefits 2.10 Social development activities 2.11 Managing techniques of borrowers
3. Underpinning skills	3.1 Performing microcredit operations 3.2 Carrying out savings operations 3.3 Managing members welfare funds 3.4 Practicing social development activities 3.5 Managing members and borrowers
4. Required attitude	4.1 Commitment to occupational health and safety 4.2 Sincere and honest to duties 4.3 Promptness in carrying out activities 4.4 Eagerness to learn 4.5 Tidiness and timeliness 4.6 Respect of peers and seniors in workplace

	4.7 Communicate with peers and seniors in workplace
5. Resource implications	5.1 Workplace (simulated or actual) 5.2 Forms and formats 5.3 Checklists 5.4 Required stationaries 5.5 Learning materials
6. Methods of assessment	Competency should be assessed by: 6.1 Written test 6.2 Demonstration 6.3 Oral Questioning
7. Context of assessment	7.1 Competency assessment must be done in NSDA accredited assessment centre 7.2 Assessment should be done by a NSDA certified/nominated assessor
Accreditation Requirements Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.	

Unit Code and Title	OU-IS-MO-04-L3-EN-V1: Carryout Monitoring of Microfinance Programs
Unit Descriptor	This unit covers the skills, knowledge and attitude required to Monitoring of Microfinance Programs. It specifically includes Interpret the Monitoring Mechanism of Microfinance Programs and Perform Follow up and Monitoring.
Nominal Hours	30 Hours
Elements of Competency	Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables
1. Interpret the Monitoring Mechanism of Microfinance Programs	1.1 Monitoring is interpreted 1.2 <u>Monitoring mechanism of microfinance programs</u> are defined 1.3 Pre designed monitoring framework is collected as per workplace standard 1.4 <u>Monitoring tools</u> are identified, studied and analyzed
2. Perform Follow up and Monitoring	2.1 Follow up of microfinance programs are interpreted 2.2 <u>Objectives of follow up microfinance programs</u> are interpreted 2.3 <u>Follow up activities of microfinance programs</u> are recognized 2.4 Monitoring tools are used as per workplace standard 2.5 Follow up and monitoring is performed
Range of Variables	
Variables	Range (may include but not limited to):
1. Monitoring mechanism of microfinance programs	1.1 Monitoring plan 1.2 Stakeholder involvement 1.3 Data collection 1.4 Reporting and analysis 1.5 Feedback and verification 1.6 Continuous evaluation
2. Monitoring tools	2.1 Standardize checklist 2.2 Microfinance software 2.3 Mobile apps 2.4 MIS documents (Pass book, Register book, Collection sheet etc.)
3. Objectives of follow up microfinance programs	3.1 Ensure proper utilization of loans for intended purposes 3.2 Monitor repayment performance and address delinquency 3.3 Provide support and guidance to clients for business success

	3.4 Gather feedback for continuous improvement
4. Follow up activities of microfinance programs	4.1 Loan Utilization Checks 4.1.1 Field visits 4.1.2 Photo documentation 4.1.3 Beneficiary interviews 4.2 Repayment Monitoring 4.2.1 Regular collection visits 4.2.2 Digital payment tracking 4.2.3 Alerts for delays 4.3 Income Generating Activities (IGA) Progress Monitoring 4.3.1 Site visits 4.3.2 Members consultation 4.4 Members Relationship Management through ongoing communication
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency	
1. Critical aspects of competency	Assessment required evidence that the candidate: 1.1 defined monitoring mechanism of microfinance programs 1.2 analyzed monitoring tools 1.3 recognized follow up activities of microfinance programs 1.4 performed follow up and monitoring
2. Underpinning knowledge	2.1 Monitoring mechanism of microfinance programs 2.2 Pre designed monitoring framework 2.3 Monitoring tools 2.4 Follow up of microfinance
3. Underpinning skills	3.1 Defining monitoring mechanism of microfinance programs 3.2 Analyzing monitoring tools 3.3 Recognizing follow up activities of microfinance programs 3.4 Performing follow up and monitoring
4. Required attitude	4.1 Commitment to occupational health and safety 4.2 Sincere and honest to duties 4.3 Promptness in carrying out activities 4.4 Eagerness to learn 4.5 Tidiness and timeliness 4.6 Respect of peers and seniors in workplace 4.7 Communicate with peers and seniors in workplace
5. Resource implications	5.1 Workplace (simulated or actual) 5.2 Computer

	5.3 Calculator 5.4 Forms and formats 5.5 Checklists 5.6 Learning materials
6. Methods of assessment	Competency should be assessed by: 6.1 Written test 6.2 Demonstration 6.3 Oral Questioning
7. Context of assessment	7.1 Competency assessment must be done in NSDA accredited assessment centre 7.2 Assessment should be done by a NSDA certified/nominated assessor
Accreditation Requirements Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.	

Unit Code and Title	OU-IS-MO-05-L3-EN-V1: Perform Risk Management Techniques and Audits
Unit Descriptor	This unit covers the skills, knowledge and attitude required to Perform Risk Management Techniques and Audits. It specifically includes Interpret Risk Management, Follow Risk Mitigation Techniques and Perform Audits.
Nominal Hours	35 Hours
Elements of Competency	Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables
1. Interpret Risk Management	1.1 Risks are interpreted 1.2 <u>Types of risk in microfinance programs</u> are interpreted 1.3 <u>Risk management steps</u> are recognized 1.4 <u>Rehabilitation techniques</u> are interpreted 1.5 <u>Benefits of risk management</u> are interpreted
2. Follow Risk Mitigation Techniques	2.1 Risk mitigation is interpreted 2.2 <u>Risk mitigation techniques</u> are identified 2.3 Risk mitigation techniques are followed as per workplace standard
3. Attend Audits	3.1 <u>Audit</u> is interpreted 3.2 <u>Types of audit</u> are listed 3.3 <u>Audit procedures</u> are interpreted 3.4 Audit is attended as per workplace standard
Range of Variables	
Variables	Range (may include but not limited to):
1. Types of risk in microfinance programs	1.1 Credit risk 1.2 Operational risk 1.3 Market risk 1.4 Liquidity risk 1.5 Governance and management risk 1.6 Legal and compliance Risk 1.7 Reputational risk 1.8 Environmental, social and political risk
2. Risk management steps	2.1 Risk Identification 2.2 Risk Assessment and Prioritization 2.3 Risk Mitigation Planning 2.4 Monitoring and Reporting 2.5 Periodic Review
3. Rehabilitation techniques	3.1 Re-finance 3.2 Re-scheduling 3.3 Re-structuring

3. Benefits of risk management	3.1 Financial sustainability of the microfinance institution 3.2 Members trust and satisfaction 3.3 Operational efficiency and resilience 3.4 Regulatory compliance and avoids legal penalties 3.5 Fraud prevention
4. Risk mitigation techniques	4.1 Mitigating Credit Risk <ul style="list-style-type: none"> 4.1.1 Portfolio quality analysis 4.1.2 Members/ borrowers assessments 4.1.3 Peers communication 4.1.4 Diversify loan portfolio 4.1.5 Group lending with joint liability 4.1.6 Flexible loan products 4.1.7 Regular monitoring of loan utilization 4.2 Mitigating Operational Risk <ul style="list-style-type: none"> 4.2.1 Strengthen internal controls 4.2.2 Automate processes 4.2.3 Staff training and capacity building 4.2.4 Implement fraud detection systems 4.3 Mitigating Liquidity Risk <ul style="list-style-type: none"> 4.3.1 Maintain adequate cash reserves 4.3.2 Fund management 4.3.3 Regular cash flow forecasting 4.3.4 Line of credit arrangements 4.4 Mitigating Legal and Compliance Risk <ul style="list-style-type: none"> 4.4.1 Compliant on regulations 4.4.2 External and internal audits 4.4.3 Train staff on compliance 4.5 Mitigating Reputational Risk <ul style="list-style-type: none"> 4.5.1 Enhance transparency 4.5.2 Establish grievance redress mechanism 4.5.3 Uphold ethical practices
5. Audit	5.1 Internal Audit 5.2 External Audit
6. Types of audit	6.1 Financial Audit 6.2 Operational Audit 6.3 Compliance Audit 6.4 Information Technology (IT) Audit
7. Audit procedures	7.1 Financial Audit Procedures <ul style="list-style-type: none"> 7.1.1 Checking books of accounts 7.1.2 Examine financial statements 7.1.3 Reconcile accounts 7.1.4 Review loan portfolios 7.1.5 Test revenue and expense transactions

	7.2 Operational Audit Procedures 7.2.1 Assess loan disbursement processes 7.2.2 Evaluate internal controls 7.2.3 Monitor staff performance 7.2.4 Field visit 7.3 Compliance Audit Procedures 7.3.1 Evaluate regulatory compliance 7.3.2 Check policy adherence
Evidence Guide The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency	
1. Critical aspects of competency	Assessment required evidence that the candidate: 1.1 interpreted types of risk in microfinance programs 1.2 recognized risk management steps 1.3 identified risk mitigation techniques 1.4 interpreted audit procedures 1.5 performed audit
2. Underpinning knowledge	2.1 Risks 2.2 Types of risk in microfinance programs 2.3 Risk management steps 2.4 Benefits of risk management 2.5 Risk mitigation 2.6 Audit 2.7 Audit procedures
3. Underpinning skills	3.1 Interpreted types of risk in microfinance programs 3.2 Recognized risk management steps 3.3 Identified risk mitigation techniques 3.4 Interpreted audit procedures 3.5 Performed audit
4. Required attitude	4.1 Commitment to occupational health and safety 4.2 Sincere and honest to duties 4.3 Promptness in carrying out activities 4.4 Eagerness to learn 4.5 Tidiness and timeliness 4.6 Respect of peers and seniors in workplace 4.7 Communicate with peers and seniors in workplace
5. Resource implications	5.1 Workplace (simulated or actual) 5.2 Computer 5.3 Calculator 5.4 Forms and formats 5.5 Learning materials

6. Methods of assessment	<p>Competency should be assessed by:</p> <p>6.1 Written test</p> <p>6.2 Demonstration</p> <p>6.3 Oral Questioning</p>
7. Context of assessment	<p>7.1 Competency assessment must be done in NSDA accredited assessment centre</p> <p>7.2 Assessment should be done by a NSDA certified/nominated assessor</p>
<p>Accreditation Requirements</p> <p>Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.</p>	

Unit Code and Title	OU-IS-MO-06-L3-EN-V1: Operate Management Information System (MIS) and Accounting Information System (AIS)
Unit Descriptor	<p>This unit covers the skills, knowledge and attitude required to Operate Management Information System (MIS) and Accounting Information System (AIS).</p> <p>It specifically includes Interpreting Management Information System (MIS) and Accounting Information System (AIS), Interpreting Performance Analysis, Operating MIS and AIS Software, Generating Reports, finishing job and maintaining workplace.</p>
Nominal Hours	45 Hours
Elements of Competency	<p>Performance Criteria <u>Bold & Underlined</u> terms are elaborated in the Range of Variables</p>
1. Interpret Management Information System (MIS) and Accounting Information System (AIS)	<p>1.1 MIS and AIS is interpreted</p> <p>1.2 <u>Key functions of MIS</u> are recognized</p> <p>1.3 <u>Key functions of AIS</u> are recognized</p> <p>1.4 <u>MIS and AIS documents</u> are identified</p>
2. Interpret Performance Analysis	<p>2.1 Performance is interpreted</p> <p>2.2 Key Performance Indicators (KPI) are checked and interpreted</p> <p>2.3 KPIs are followed for performance appraisal</p> <p>2.4 Performance analysis reports are checked</p>
3. Operate MIS and AIS Software	<p>3.1 Safe work practices are followed</p> <p>3.2 MIS and AIS software are identified</p> <p>3.3 Computer peripherals are checked</p> <p>3.4 Computer is switched on as per workplace standard</p> <p>3.5 Software is accessed as per standard procedure</p> <p>3.6 Required inputs are done in related fields</p> <p>3.7 Data are saved</p>
4. Generate Reports	<p>4.1 <u>Reports</u> are generated as per workplace standard</p> <p>4.2 Reports are selected for print</p> <p>4.3 Printer is accessed for printing reports</p> <p>4.4 Reports are checked</p>
5. Finish job and maintain workplace	<p>5.1 Software is closed and computer is switched off</p> <p>5.2 Workplace is cleaned and maintained as per workplace standard</p>
Range of Variables	
Variables	Range (may include but not limited to):
1. Key functions of MIS	1.1 Members data management

	1.2 Savings management 1.3 Loan management 1.4 Performance monitoring 1.5 Compliance and reporting 1.6 Financial analysis 1.7 Decision support
2. Key functions of AIS	2.1 Transaction Recording 1.1 Budgeting and Forecasting 1.2 Regulatory Compliance 1.3 Financial Reporting 1.4 Internal Control
3. MIS and AIS documents	3.1 MIS Documents <ul style="list-style-type: none"> 3.1.1 Member admission form 3.1.2 Pass book 3.1.3 Loan application form 3.1.4 Loan appraisal 3.1.5 KYC form 3.1.6 Loan profile 3.1.7 Loan agreement 3.1.8 Guarantor guarantee form 3.1.9 Nominee information 3.1.10 Membership cancellation form 3.1.11 Savings withdrawal form and register 3.1.12 Disbursement register 3.1.13 Group checklist 3.1.14 Collection sheet 3.1.15 Daily collection book 3.1.16 Due register 3.2 AIS Documents <ul style="list-style-type: none"> 3.2.1 Vouchers 3.2.2 Cash book 3.2.3 General ledger 3.2.4 Subsidiary ledger 3.2.5 Chart of accounts 3.2.6 Financial statements 3.2.7 Planning and budget 3.2.8 Budget Variance 3.2.9 Reconciliation statement
4. Reports	4.1 Daily report 4.2 Periodic report 4.3 Loan and savings balance report 4.4 Overdue loan report
Evidence Guide	

The evidence must be authentic, valid, sufficient, reliable, consistent, recent and meet all requirements of current version of the Unit of Competency	
1. Critical aspects of competency	<p>Assessment required evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 interpreted MIS and AIS 1.2 identified MIS and AIS documents 1.3 checked Key Performance Indicators (KPI) 1.4 followed safe work practices 1.5 accessed software 1.6 generated reports
2. Underpinning knowledge	<ul style="list-style-type: none"> 2.1 MIS and AIS 2.2 Performance 2.3 Key Performance Indicators (KPI) 2.4 Performance analysis 2.5 Safe work practices 2.6 MIS and AIS software 2.7 Computer peripherals 2.8 Inputs 2.9 Save data 2.10 Reports
3. Underpinning skills	<ul style="list-style-type: none"> 3.1 Interpreting MIS and AIS 3.2 Identifying MIS and AIS documents 3.3 Checking Key Performance Indicators (KPI) 3.4 Following safe work practices 3.5 Accessing software 3.6 Generating reports
4. Required attitude	<ul style="list-style-type: none"> 4.1 Commitment to occupational health and safety 4.2 Sincere and honest to duties 4.3 Promptness in carrying out activities 4.4 Eagerness to learn 4.5 Tidiness and timeliness 4.6 Respect of peers and seniors in workplace 4.7 Communicate with peers and seniors in workplace
5. Resource implications	<ul style="list-style-type: none"> 5.1 Workplace (simulated or actual) 5.2 Computer 5.3 Calculator 5.4 Forms and formats 5.5 Learning materials
6. Methods of assessment	<p>Competency should be assessed by:</p> <ul style="list-style-type: none"> 6.1 Written test 6.2 Demonstration 6.3 Oral Questioning

7. Context of assessment	<p>7.1 Competency assessment must be done in NSDA accredited assessment centre</p> <p>7.2 Assessment should be done by a NSDA certified/nominated assessor</p>
<p>Accreditation Requirements</p> <p>Training Providers must be accredited by National Skills Development Authority (NSDA), the National Quality Assurance Body, or a body with delegated authority for quality assurance to conduct training and assessment against this unit of competency for credit towards the award of qualification under BNQF. Accredited providers assessing against this unit of competency must meet the quality assurance requirements set by NSDA.</p>	

Reference:

- Microfinance Diploma Program Course, Version-1, 2018 developed by Mohammed Khairul Islam (TMSS)
- <https://idfbd.org/training-courses/>
- https://pdf.usaid.gov/pdf_docs/PNACW846.pdf
- file:///C:/Users/HP/Downloads/wcms_169582.pdf
- <https://www.microfinanceassociation.org/training/professional-certificate-in-microfinance/>
- <https://www.findevgateway.org/sites/default/files/publications/files/mfg-en-toolkit-training-manual-on-agricultural-microfinance-feb-2008.pdf>
- https://www.worldscientific.com/worldscibooks/10.1142/7645?srsltid=AfmBOopp-yoWeUtb4B_dUvAazf5M0qxH7-zci_9nnw9msOfLq_ryV8vB#t=aboutBook
- <https://www.investopedia.com/terms/m/microfinance.asp>

Development of Competency Standard

The Competency Standards for National Skills Certificate in Microfinance Operations Occupation, Level- 3 is developed by NSDA on 08, 09, 10 and 11 December 2024.

List of Members

Sl No	Name and Address	Position in the committee
1.	Jinat Aman Banna Joint Director, Microcredit Regulatory Authority (MRA), Dhaka Mobile: +880 1717696009, Email: jd_hr@mra.gov.bd	Member
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9.	Syed Azharul Haque Competency Standard Expert National Skills Development Authority (NSDA) Mobile: +880 1711047815, Email: azharulhaque2008@gmail.com	Member

Validation of Competency Standard

The Competency Standards for National Skills Certificate in Microfinance Operations, Level-3 is validated by NSDA on 16 January, 2025.

List of Members

Sl No	Name and Address	Position in the committee	Signature
1.	Mirza Nurul Ghani Shovon Chairman (Informal Sector ISC), Mobile 1:01711263861 Email: isiscbd2015@gmail.com	Chairperson	
2.	Md. Ashraful Haque DGM (Program), Palli Karma-Sahayak Foundation (PKSF), Agargaon, Dhaka Mobile: 01711846792, Email: ashrafulec@gmail.com	Member	
3.	K. M. Tipu Sultan Senior Principal Officer & Unit In-charge, International Program Department, Grameen Bank, Mirpur, Dhaka Mobile: 01770370690, Email: tipuri2007@gmail.com	Member	
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5.	Md. Abdul Aziz Munshi Informal Sector Specialist, ISISC, Mouchak, Dhaka Cell: +880 1817022909 Email: isiscbd2015@gmail.com or aziz.munshi@gmail.com	Member	
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11.	Syed Azharul Haque Competency Standard Expert, National Skills Development Authority (NSDA) Mobile: +880 1711047815 Email: azharulhaque2008@gmail.com	Member	

Workshop Minutes

Government of the People's Republic of Bangladesh
Chief Adviser's Office

National Skills Development Authority

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Minutes of the Competency Standard Validation Workshop on “Microfinance Operations” Occupation.

Chairman	: Mr. Mirza Nurul Ghani Shovon, Chairman, ISISC
Date	: 12 November 2024
Time	: 9:00 am - 5:00 pm
Place	: ISC Conference Room, NSDA, Biniyog Bhaban, Agargaon, Dhaka-1207

The Chairman welcomed all those present and started the work of the workshop. During the day-long workshop, the competency standard of Microfinance Operations was reviewed and finalized in detail. The activities related to the finalized standard through validation workshop are presented below:

Serial No.	Content of validation	Whether it was appropriate		What actions have been taken if not appropriate?
		Yes	No.	
1	Name and level of occupation	Yes		The name of the occupation has been unchanged. Level of this CS was considered Level 3.
2	Nominal Hour	Yes		360 hours
3	Unit of Competency	Yes		Name of the units were validated without any change.
4	Element	Yes		Name of the Elements were validated without any change.
5	Performance Criteria		No.	Relevant performance criteria were updated for changed element and some other elements.
6	Variables		No.	Relevant variables were added, changed and updated.
7	Critical Aspect of Competence		No.	Appropriate changes have been made in the critical aspect of competency as per the change of element and performance criteria.
8	Underpinning knowledge		No.	Necessary addition, changings and refinements have been made.
9	Underpinning Skills		No.	Necessary addition, changes and refinements have been made.
10	Attitude	Yes		
11	Resources	Yes		

12	Assessment methods	Yes		
13	Others			<ul style="list-style-type: none"> ▪ The nominal hours of the units of competencies have been readjusted for content consideration. ▪ Overall, the occupation has been included in Level-2 according to NSQF (BNQF 1-6).

Through the above activities, the Competency Standard has been finalized and validated as **“Microfinance Operations” Level-3.**

Chairman
Committee on Standard and
Curriculum Validation,
Chairman – IS ISC